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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yoursel	f	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Lonnie	
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Chamberlain	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 4670	
Security number or federal Individual	OR	OR
Taxpayer Identification numbe	9 xx - xx-	9 xx - xx-
(ITIN)		

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Debtor 1 Lonnie First Name	Chamberlain Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	4530 S. Woodlawn Ave. #606	If Debtor 2 lives at a different address:
	Number Street	Number Street
	ChicagoIllinois60653CityStateZip Code	City State Zip Code
	Cook County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Chamberlain Debtor 1 Lonnie Case number (if known) Middle Name First Name Last Name Part 2: **Tell the Court About Your Bankruptcy Case** 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy Code you Bankruptcy (Form B2010)). Also, go to the top of page 1 and check the appropriate box. are choosing to file Chapter 7 under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for fee more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for ✓ No. bankruptcy within the last 8 years? Yes. District MM / DD / YYYY When District District Case number _ MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Relationship to you ___ Yes. Debtor spouse who is not When Case number, if known filing this case with MM / DD / YYYY you, or by a business Relationship to you _ partner, or by an Case number, if known affiliate? MM / DD / YYYY 11. Do you rent your No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

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Chamberlain Debtor 1 Lonnie ___ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Lonnie Chamberlain Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Lonnie Chamberlain Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Lonnie Chamberlain Signature of Debtor 1 Signature of Debtor 2 Executed on _ 12/30/2016 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Lonnie		Chamberlain	Case number (if k	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the i	nformation in the schedu	ules filed with the petition is incorrect.
attorney, you do not	4.5			·
need to file this page.	/s/ Mike Miller		Date	12/30/2016
	Signature of Attorney for	or Debtor	M	M / DD / YYYY
	,			
	Mike Miller			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street Street			
	28th Floor			
	Chicago		Illinois	60603
	Chicago City		State	Zip Code
	Oity		Olulo	Zip Oode
	Contact phone	3122568728	Email address	mmiller@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Lonnie		Chamberlain
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

П	Check if	this	is	an
	amende	d filir	ηg	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	V
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
	\$28,340.00
1b. Copy line 62, Total personal property, from Schedule A/B	<u> </u>
1c. Copy line 63, Total of all property on Schedule A/B	\$28,340.00
rt 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$57,622.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	457,022.00
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$22,936.67
	\$80,558.67
Your total liabilities	
art 3: Summarize Your Income and Expenses	\$4 484 35
art 3: Summarize Your Income and Expenses	\$4,484.35
art 3: Summarize Your Income and Expenses . Schedule I: Your Income (Official Form 106I)	\$4,484.35 \$2,732.92

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Chamberlain Debtor 1 Lonnie __ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$9,633.15 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information t	to identify your ca	ase:					
Debtor 1	Lonnie First N		Middle N	omo	Chamberlain Last Name			
Debtor 2	FIISLIN	ame	Middle N	ane	Last Name			
(Spouse, if fil	First N	ame	Middle N	ame	Last Name			
United Sta	ates Bankrupt	cy Court for the:	Northern		District of Illinois (State)			
Case num (If known)	ber							
Officia	l Form	106A/B						Check if this is an amended filing
Sched	dule A/	B: Prope	rty					12/1
category v responsibl write your	where you the le for supplying name and c	ink it fits best. E ng correct infor ase number (if k	se as complete and mation. If more sp nown). Answer e	nd ac pace very	asset only once. If an asset fits in more curate as possible. If two married peopl is needed, attach a separate sheet to the question. r Other Real Estate You Own or Ha	e are his for	filing together, both a m. On the top of any a	re equally
			_					
	No. Go to P		uitable interest i	n an	y residence, building, land, or similar pro	perty	ę.	
✓								
ΙЦ	Yes. Where i	s the property?						
				Wh	at is the property? Check all that apply.			claims or exemptions. Put red claims on <i>Schedule D:</i>
1.1	Street address	ss, if available, or	other description	Ш	Single-family home			nims Secured by Property.
					Duplex or multi-unit building		Current value of the	Current value of the
					Condominium or cooperative		entire property?	portion you own?
					Manufactured or mobile home	-		
	Number	Street			Land		Dogariba tha natura a	f vour ownorship
	Numbor	Olicci			Investment property		Describe the nature o nterest (such as fee s	
	City	State	Zip Code		Timeshare Other	1	the entireties, or a life	e estate), if known.
	Oity	Oldic	Zip Gode	Wh	o has an interest in the property? Check		Check if this is co	ommunity property
				one		1	(see instructions)	
					Debtor 1 only			
				П	Debtor 2 only			
				Ħ	Debtor 1 and Debtor 2 only			
				Ħ	At least one of the debtors and another			
				Oth	er information you wish to add about thi	is iten	n. such as local	
					perty identification number:			
If you	own or have	more than one, lis	st here:					
				Wh	at is the property? Check all that apply.			claims or exemptions. Put
1.2	Street address	ss, if available, or	other description	Ш	Single-family home			red claims on Schedule D: nims Secured by Property.
	Olicci addica	oo, ii avallabic, oi v	other description		Duplex or multi-unit building		Current value of the	
					Condominium or cooperative		entire property?	Current value of the portion you own?
					Manufactured or mobile home			<u> </u>
	Number	Street			Land		Dana dha tha matuma a	f
	Numbor	Olicci			Investment property		Describe the nature o nterest (such as fee s	
	City	State	Zip Code		Timeshare Other	1	the entireties, or a life	e estate), if known.
	Oity	Otato	Zip Code					
				Wh	o has an interest in the property? Check		(see instructions)	mmunity property
				П	Debtor 1 only		_	
				\vdash	Debtor 2 only			
				H	Debtor 1 and Debtor 2 only			
				H	At least one of the debtors and another			
				С;-		ie iło-	s euch as local	
					er information you wish to add about thi perty identification number:	is item	ı, əucii as iocal	

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Debtor 1	Lonnie		Chamberlain Case r	number <i>(if known)</i>	
	First Name	Middle Name	Last Name		
1.3 Stre	et address, if available, or of		What is the property? Check all that apply. Single-family home Duplex or multi-unit building		laims or exemptions. Put ed claims on <i>Schedule D:</i> ms Secured by Property.
		[Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	Describe the nature of interest (such as fee si the entireties, or a life	mple, tenancy by
<u>-</u>		· I	Who has an interest in the property? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is con (see instructions)	nmunity property
			Other information you wish to add about this property identification number:	item, such as local	
you ha	ve attached for Part 1. W	rite that number h	>		
ou own t	hat someone else drives. If ins, trucks, tractors, sport u	you lease a vehicle,	t in any vehicles, whether they are registered also report it on Schedule G: Executory Contract cycles	-	
3.1	Make Model: Year:	Ford Fusion 2015	Who has an interest in the property? Che one. Debtor 1 only	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another		Current value of the portion you own? \$9675.00
			Check if this is community property (instructions)	(see	
3.2	Make Model: Year:	Ford Explorer 2013	Who has an interest in the property? Che one. Debtor 1 only	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$16200.00	Current value of the portion you own? \$16200.00
			Check if this is community property (instructions)	(see	

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	Lonnie First Name	Middle Name	Chamberlain Last Name	Case numbe	er (it known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors Check if this is communinstructions)	ly s and another	the amount of any secu	claims or exemptions. Pured claims on Schedule in schedule in secured by Property Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors	ly	the amount of any secu	claims or exemptions. Pured claims on <i>Schedule aims Secured by Property</i> Current value of the portion you own?
			recreational vehicles, other	vehicles, and acco	essories	
4.1	No Yes Make	, personal watercraft,	fishing vessels, snowmobiles, n Who has an interest in the p	ŕ	Do not deduct secured	claims or exemptions. Pr
✓	No Yes	, personal watercraft,		oroperty? Check ly s and another	Do not deduct secured the amount of any secu	claims or exemptions. P red claims on <i>Schedule</i> ims Secured by Property Current value of the portion you own?
4.1	No Yes Make Model: Year: Approximate mileage:	, personal watercraft,	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtors	ly s and another lity property? Check	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P

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Debtor 1 Lonnie Chamberlain Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$400.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cellphone, TV \$200.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... Bicycle \$1200.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$275.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2075.00 for Part 3. Write that number here

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Chamberlain Debtor 1 Lonnie Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$200.00 17.1. Checking account: Heights Autoworker 17.2. Checking account: 17.3. Savings account: Heights Autoworker \$190.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb	tor 1 Lonnie	Middle Name	Chamberlain	Case number (if known)	
20.		orate bonds and other negotial include personal checks, cashiers'			
		ents are those you cannot transfe			
	✓ No				
	Yes. Give specific information about them	Issuer name:			
					_
					_
		-			
21.	Retirement or pension Examples: Interests in If		, thrift savings accounts, o	r other pension or profit-sharing plans	
	✓ No	To a confidence of the confide	Leadle Parameter		
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			<u>-</u>
	,	Pension plan:			
		IRA:			-
		Retirement account:			
		Keogh:			_
		Additional account:			
		Additional account:			-
22.	Examples: Agreements of companies, or others	prepayments I deposits you have made so that with landlords, prepaid rent, public			-
	✓ No		mstitution name.		
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for a	number of years)	-
	✓ No				
	Yes	Issuer name and description:			
		-			<u> </u>
1					

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Debte	or 1 Lonnie	14:11:11	Chamberlain	Case number (if known)	-
24.				er a qualified state tuition program.	
	26 U.S.C. §§ 530(b)(1)	, 529A(b), and 529(b)(1).			
	✓ No Institution Yes	on name and description.	Separately file the records of any interest	sts.11 U.S.C. § 521(c):	
25.	Trusts, equitable or for exercisable for your b		rty (other than anything listed in line	e 1), and rights or powers	
	✓ No				
	Yes. Describe				
26.			ets, and other intellectual property	eements	
	√ No	,,			
	Yes. Describe				
0.7	Licenses franchises	and other general intan	anihi a a		
27.	·	-	ooperative association holdings, liquor	licenses, professional licenses	
	✓ No				
	Yes. Describe				
Mon	ey or property owe	d to you?			Current value of the
141011	icy of property office	a to you.			Our Citt Value of the
					portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to y	ou			-
28.	✓ No			Fodovoli	Do not deduct secured claims or exemptions.
28.	No Yes. Give specific in about them, in	formation ncluding whether		Federal:	Do not deduct secured claims or exemptions.
28.	No Yes. Give specific in	oformation ncluding whether ed the returns		State:	Do not deduct secured claims or exemptions. \$0.00
	No Yes. Give specific in about them, in you already file and the tax ye	oformation ncluding whether ed the returns			Do not deduct secured claims or exemptions.
29.	Yes. Give specific in about them, in you already file and the tax ye	oformation ncluding whether ed the returns ars	al support, child support, maintenance	State:	Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
29.	No Yes. Give specific in about them, in you already fill and the tax ye Family support Examples: Past due or lu	oformation ncluding whether ed the returns ears	al support, child support, maintenance	State: Local:	Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
29.	Yes. Give specific in about them, in you already fill and the tax ye Family support Examples: Past due or le	oformation ncluding whether ed the returns ears	al support, child support, maintenance	State: Local: , divorce settlement, property settlement	Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
29.	No Yes. Give specific in about them, in you already fill and the tax ye Family support Examples: Past due or lu	oformation ncluding whether ed the returns ears	al support, child support, maintenance	State: Local: , divorce settlement, property settlement Alimony:	\$0.00 \$0.00 \$0.00 \$0.00
29.	No Yes. Give specific in about them, in you already fill and the tax ye Family support Examples: Past due or lu	oformation ncluding whether ed the returns ears	al support, child support, maintenance	State: Local: , divorce settlement, property settlement Alimony: Maintenance:	\$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
29.	No Yes. Give specific in about them, in you already fill and the tax ye Family support Examples: Past due or lu	oformation ncluding whether ed the returns ears	al support, child support, maintenance	State: Local: , divorce settlement, property settlement Alimony: Maintenance: Support:	Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	No Yes. Give specific in about them, in you already fill and the tax yes Family support Examples: Past due or lu No Yes. Give specific in	oformation including whether ed the returns ears ump sum alimony, spouse oformation		State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	✓ No Yes. Give specific in about them, in you already fill and the tax yes Family support Examples: Past due or lu ✓ No Yes. Give specific in Other amounts someo Examples: Unpaid wage	information including whether and the returns information Information	al support, child support, maintenance ments, disability benefits, sick pay, vac you made to someone else	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	✓ No ✓ Yes. Give specific in about them, in you already fill and the tax yes Family support Examples: Past due or log ✓ No ✓ Yes. Give specific in Other amounts someone Examples: Unpaid wage Social Security ✓ No	information including whether and the returns information Information	ments, disability benefits, sick pay, vac	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	✓ No ✓ Yes. Give specific in about them, in you already fill and the tax yes Family support Examples: Past due or lu ✓ No ✓ Yes. Give specific in Other amounts someo Examples: Unpaid wage Social Securi	information including whether and the returns information Information	ments, disability benefits, sick pay, vac	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Lonnie		Chamberlain	Case number (if known)	
	First Name	Middle Nam	e Last Name		
31.	Interests in insurance Examples: Health, disa		ealth savings account (HSA); credit, ho	meowner's, or renter's insurance	
	Yes. Name the ins of each policy and		Company name:	Beneficiary:	Surrender or refund value:
32.	If you are the beneficial property because some	ry of a living trust, expec	n someone who has died t proceeds from a life insurance policy,	or are currently entitled to receive	
	Yes. Describe				
33.			t you have filed a lawsuit or made a surance claims, or rights to sue	demand for payment	
34.	Other contingent and to set off claims	d unliquidated claims o	of every nature, including countercl	aims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets	you did not already list			
	✓ No Yes. Describe				
36.		-	om Part 4, including any entries for		\$390.00
Part	5: Describe Any E	Business-Related Pr	operty You Own or Have an Int	terest In. List any real estate in Part	:1.
37.	Do you own or have a	ny legal or equitable i	nterest in any business-related pro	perty?	
	No. Go to Part 6. Yes. Go to line 38			p C	current value of the ortion you own? on the deduct secured claims rexemptions
38.	Accounts receivable	or commissions you al	ready earned		
	No Yes. Describe				
39.		rnishings, and supplies elated computers, softwa		hines, rugs, telephones, desks, chairs, elect	ronic devices
	No Yes. Describe				
	_				

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Debt	tor 1 Lonnie	Chamberlain	Case number (if known)	
	First Name Middle Name			
40.	Machinery, fixtures, equipment, supplies you	u use in business, and tools of your trac	de	
	✓ No			
	Yes. Describe			
41	Inventory			
71.	_			
	✓ No			
	Yes. Describe			
42.	Interests in partnerships or joint ventures			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			-
				_ ,
43. (Customer lists, mailing lists, or other compile	ations		
	No.			
	✓ No Yes. Do your lists include personally identifi	iable information (so defined in 11 II.S.C.	S 101(41A))2	
	res. Do your lists include personally identifi	able information (as defined in 11 0.3.0.	9 101(4174)):	
	No			
	Yes. Describe			
	_			
44.	Any business-related property you did not a	Iready list		
	✓ No			
	Yes. Give specific			
	information			
				<u> </u>
				
				<u> </u>
				<u> </u>
45. A	add the dollar value of all of your entries from	Part 5, including any entries for pages	s you have attached	
	art 5. Write that number here			
_	6: Describe Any Farm- and Commerc	oial Fishing-Polated Property Vou	Own or Have an Interest In	
Part	If you own or have an interest in farmland, list if		Own or have an interest in.	
4.0	•		in a valeta d man a st. O	
46.	Do you own or have any legal or equitable in	nterest in any farm- or commercial fish	ing-related property?	Current value of the
	No. Go to Part 7.			portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
				or exemptions
47.	Farm animals Examples: Livestock, poultry, farm-raised fish			
	No			
	Yes. Describe			

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Debt		Chamberlain	Case number (if known)	
	First Name Middle Name L	ast Name		
48.	Crops-either growing or harvested			
	✓ No			
	Yes. Describe			
	Tes. Describe			
49.	Farm and fishing equipment, implements, machinery, fixture	es. and tools of trade		
	_	,		
	✓ No			
	Yes. Describe			
	Francisco California de Califo			
50.	Farm and fishing supplies, chemicals, and feed			
	✓ No			
	Yes. Describe			
				
51.	Any farm- and commercial fishing-related property you did	not already list		
	No No			
	Yes. Describe			
	L rear December.			
	dd the dollar value of all of your entries from Part 6, includin art 6. Write that number here		=	
•	art o. Write that humber here			
	Describe All Dremonts Vess Over on Lleve on Interes	et in That Val. Did N	at List Abava	
Part			ot List Above	
53.	Do you have other property of any kind you did not already I	ist?		
	Examples: Season tickets, country club membership			
	✓ No			
	Yes. Give specific			
	information			
54 A	dd the dollar value of all of your entries from Part 7. Write th	at number here	1	•
J4. A	du the donar value of all of your entires hom r art 7. write the	at number nere		,
Part	8: List the Totals of Each Part of this Form			
rait	b. List the Totals of Each Fait of this Form			
55. I	Part 1: Total real estate, line 2		>	
	,			
56.	part 2 total vehicles, line 5	\$05075.00		
		\$25875.00		
57. P	art 3: Total personal and household items, line 15	\$2075.00		
58. P	art 4: Total financial assets, line 36	\$390.00		
50 1	Part 5: Total business-related property, line 45	4000.00		
39.1	- art 3. Total business-related property, fille 43			
60. I	Part 6: Total farm- and fishing-related property, line 52			
61. I	Part 7: Total other property not listed, line 54			
62.1	Total personal property. Add lines 56 through 61	*************		00001010
	,	\$28340.00	Copy personal property total	+ \$28340.00
			copy polocital proporty total p	
				\$28340.00
63. T	otal of all property on Schedule A/B. Add line 55 + line 62			

		Case 16-40850		.2/30/16 Entered 12/30/16 1 Iment Page 20 of 66	18:13:43 Desc Main
Filli	in this inforr	mation to identify your case	e:		
Deb	otor 1	Lonnie First Name	Middle Name	Chamberlain Last Name	
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name	
Uni	ted States B	ankruptcy Court for the: N	orthern I	District of Illinois (State)	
	se number nown)			(Otato)	
Of	fficial	Form 106C			Check if this is an amended filing
Sc	hedule	e C: The Prope	ty You Claim a	as Exempt	12/15
addi For stat the tax- und	each iten te a specif amount o exempt re ler a law t r exempti	ges, write your name and not property you claim fic dollar amount as exif any applicable statute etirement funds—may hat limits the exemption would be limited to tify the Property You C	as exempt, you must empt. Alternatively, your limit. Some exempt be unlimited in dollar n to a particular dollar the applicable statuto	specify the amount of the exemption ou may claim the full fair market value tions—such as those for health aids, amount. However, if you claim an exert amount and the value of the propertry amount.	you claim. One way of doing so is to e of the property being exempted up to rights to receive certain benefits, and emption of 100% of fair market value by is determined to exceed that amount,
1.			-	ven if your spouse is filing with you.	
				ptions. 11 U.S.C. § 522(b)(3)	
2.	_	are claiming federal exemp roperty you list on <i>Schedu</i>		exempt, fill in the information below.	
		cription of the property and the children in t	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description Ford I Line from Schedule A	Fusion, 2015	\$9,675.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

\$16,200.00

✓

100% of fair market value, up to any

applicable statutory limit

Brief

description:

Line from

Schedule A/B:

Ford Explorer, 2013

03

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

Yes

735 ILCS 5/12-1001(c); 735 ILCS

5/12-1001(b)

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Chamberlain Debtor 1 Lonnie Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property Check only one box for each exemption. own Copy the value from Schedule A/B 735 ILCS 5/12-1001(b) Brief \$400.00 description: **✓** \$400.00 **Used Furniture** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 735 ILCS 5/12-1001(a) Brief \$275.00 description: **✓** \$275.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$200.00 description: **✓** \$200.00 Cellphone, TV 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 07 735 ILCS 5/12-1001(b) Brief \$200.00 description: \$200.00 Checking account, 100% of fair market value, up to any **Heights Autoworker** applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief

\$190.00

\$1,200.00

100% of fair market value, up to any

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

\$190.00

\$1,200.00

description:

Line from Schedule A/B:

description:

Line from

Bicycle

Schedule A/B:

Brief

Savings account,

Heights Autoworker

17

09

735 ILCS 5/12-1001(b)

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Fill in	this informa	ation to identify your ca	ase:				
5							
Debto	_	_onnie First Name	Middle Name	Chamberlain Last Name			
Dalata		-irst iname	Middle Name	Last Name			
Debto (Spous		First Name	Middle Name	Last Name			
United	d States Bar	kruptcy Court for the:	Northern	District of Illinois (State)			
Case (If know	number vn)			(State)			
Offi	icial F	orm 106D			I		Check if this is an amended filing
Scl	hedul	e D: Credit	ors Who Ha	ve Claims Secure	ed by Prop	erty	12/15
more s	space is ne	•		e are filing together, both are equal ober the entries, and attach it to t	•		
1. [Do any cre	ditors have claims so	ecured by your proper	tv?			
	-				o nothing also to ron	ort on this form	
L	=			vith your other schedules. You hav	c nouning cise to rep	OLOTUIO IOITI.	
[Yes. Fil	I in all of the information	n below.				
Part '	1: List Al	I Secured Claims					
2.			itor has more than one sec	ured claim, list the creditor	Column A	Column B	Column C
۷.	separately	for each claim. If more tl	han one creditor has a par	tried claim, list the other creditors its claim, list the other creditors order according to the creditor's	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion
2.1	CHASE AU	то	- Describe the property	that secures the claim:	\$34,964.00	\$16,200.00	\$18,764.00
	Creditor's Na			that secures the claim.			
	P.O. BOX	901003 CREDIT	072 Automobile	, the claim is: Check all that apply.			
	Number	Street	Contingent	, the oldin is. Officer all that apply.			
			. !!				
	FORT WO	DTU TV 76404	Unliquidated				
	FORT WO	RTH TX 76101 State ZIP Code	- Disputed				
	- ,	the debt? Check one.	Nature of lien. Check a	all that apply.			
	✓ Debto	r 1 only		made (such as mortgage or secured			
	Debto	r 2 only	car loan)				
	Debto	r 1 and Debtor 2 only	Statutory lien (such	as tax lien, mechanic's lien)			
		t one of the debtors	Judgment lien from	a lawsuit			
	and ar	other cif this claim relates	Other (including a ri	ght to offset)			
		ommunity debt	Last 4 digits of accou	nt number4615			
2.2	Wells Fargo Fargo Deal	o Bank NA dba Wells er Service	Describe the property	that secures the claim:	\$22,658.00	\$9,675.00	<u>\$12,983.0</u> 0
	Creditor's Na		072 Automobile				
	PO BOX 1	1 9657 Street		, the claim is: Check all that apply.			
	Number	Street	Contingent				
	IDV/INIE	04 00000	Unliquidated				
	City	State ZIP Code the debt? Check one.	Disputed				
	_	r 1 only	Nature of lien. Check a	ill that apply.			
		r 2 only	An agreement you car loan)	made (such as mortgage or secured			
	=	•		as tax lien, mechanic's lien)			
	=	r 1 and Debtor 2 only st one of the debtors	Judgment lien from	,			
	and ar		Other (including a ri	ght to offset)			
	to a c	c if this claim relates ommunity debt	Last 4 digits of accou	· · · · · · · · · · · · · · · · · · ·			
	Date debt incurred	was <u>3/1/2016</u>					
	A	dd the dollar value of	your entries in Column A	on this page. Write that number	\$57,622.00		

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Fill in this in	formation to identify your ca	se:			
Debtor 1	Lonnie		Chamberlain		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing) First Name	Middle None	L and Marine		
(Spouse, II IIIII)	rirst name	Middle Name	Last Name		
United State	s Bankruptcy Court for the:	Northern	District of Illinois		
			(State)		
Case number	er				
	E 400E/E			Check if this is an amended	ł filino
Official	Form 106E/F			Check ii this is air ameridee	9
Sched	dule E/F: Cre	ditors Who	Have Unseci	cured Claims	12/15
other party t Form 106A/I claims that a the entries i known).	o any executory contracts B) and on Schedule G: Exec are listed in Schedule D: Cr n the boxes on the left. Att	or unexpired leases that utory Contracts and Une editors Who Hold Claims	could result in a claim. Als xpired Leases (Official Ford Secured by Property. If mo	s and Part 2 for creditors with NONPRIORITY claims. List the Also list executory contracts on <i>Schedule A/B: Property</i> (Offiorm 106G). Do not include any creditors with partially secure more space is needed, copy the Part you need, fill it out, nur op of any additional pages, write your name and case numbe	cial ed nber
T GIT I	SLAII OI TOUT PRIORITT				
	creditors have priority uns		ou?		
1. Do any			ou?		
1. Do any	creditors have priority uns b. Go to Part 2.		ou?		

Total

claim

Priority

amount

Nonpriority

amount

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Debtor 1 Lonnie Chamberlain Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 AT&T \$1,231.67 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 105262 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30348 Atlanta Georgia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: V Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Unsecured Is the claim subject to offset? Yes CAPITAL ONE 4.2 \$348.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3/1/2016 P O Box 30253 Number As of the date you file, the claim is: Check all that apply. Contingent Salt Lake City Utah 84130 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only **|** Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes **FST PREMIER** \$543.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4/1/2016 3820 N LOUISE AVE Number Street As of the date you file, the claim is: Check all that apply. Contingent SIOUX FALLS South Dakota 57107 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts CreditCard Is the claim subject to offset? Other. Specify _ No Yes

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Debtor 1 Lonnie Chamberlain Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning with	h 4.5, followed by 4.6, and so forth.	Total claim
4.4	GM Financial Nonpriority Creditor's Name PO 183834 Number Street	Last 4 digits of account number 3856 When was the debt incurred? 2/1/2008 As of the date you file, the claim is: Check all that apply.	\$16,573.00
	Arlington Texas 76096 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify 079 Automobile	
4.5	HGHTS AUT CU Nonpriority Creditor's Name 21540 cottage grove Number Street Chicago Heights Illinois 60411 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	When was the debt incurred? 1/1/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify 35 InstallmentLoan	\$1,360.00
4.6	HUNTER WARFIELD Nonpriority Creditor's Name 4620 WOODLAND CORPORATE Number Street TAMPA Florida 33614 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Last 4 digits of account number 3061 When was the debt incurred? 7/1/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 001 Collection; Collecting for ORIGINAL CREDITOR: HILLCREST / OAKWOOD	\$880.00

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Chamberlain Debtor 1 Lonnie Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 KOVITZ SHIFRIN NESBIT \$1.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 175 N Archer Ave Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60060 Mundelein Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt ✓ Other. Specify ____ Notice Only Is the claim subject to offset? **✓** No Yes 4.8 \$2,000.00 Sprint Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? P.O. Box 219554 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Kansas City Missouri 64121 Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or

debts

Other. Specify ___

divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar

Unsecured

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

✓ No Yes

At least one of the debtors and another

Check if this claim relates to a community debt

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Debtor 1 Lonnie Chamberlain Case number (if known)

Middle Name First Name Last Name Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar 6h. \$22,936.67 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$22,936.67 6j. Total. Add lines 6f through 6i.

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Debtor 1	Lonnie		Chamberlain	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			(State)	
(If known)				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or comp	pany with whom you hav	e the contract or lease	State what the contract or lease is for
Clark, Artrice Name			Residential Lease, Debtor is Lessor, Residential Lease
Number	Street		
City	State	Zip Code	

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			ournoin rage	20 01 00
Fill in this infor	rmation to identify your o	case:		
Debtor 1	Lonnie		Chamberlain	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(State)	
				Check if this is an
				amended filing
Official	Form 106H			
Calaadiiil	a III. Varre Car	ماماما		
<u>Scneaui</u>	e H: Your Co	deptors		12/15
		ou are filing a joint case, do	not list either spouse as a	codebtor.)
		lived in a community pro xico, Puerto Rico, Texas, W		(Community property states and territories include Arizona, California,
✓ No.	Go to line 3.			
Yes	. Did your spouse, form	er spouse, or legal equiva	lent live with you at the t	me?
	No			
	Yes. In which communi	ty state or territory did you	ı live?	Fill in the name and current address of that person.
	Name of your spouse,	former spouse, or legal equ	ivalent	
	Number Street			
	City	State	Zip Co	de
3. In Columi	n 1, list all of your code	btors. Do not include you	r spouse as a codebtor i	f your spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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			<u> </u>			
Fill in this information to id	entify your case:					
Debtor 1 Lonnie		Chaml	berlain			
First Name	Middle Name	Last N	lame	 Che	eck if this is:	
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last N	lamo	— I п	An amended filing	
					A supplement showing post-p	etition chapter 1
United States Bankruptcy Couthe:	urt for <u>Northern</u>	District of Illi	inois State)		expenses as of the following of	
Case number		(C	oldic)			
(If known)					MM / DD / YYYY	
Official Form 10	<u>61</u>					
Schedule I: You	r Income					12/1
	•					-
Fill in your employment		Debtor 1			Debtor 2	
information.	Employment status	Employed Not Employed			Employed	
If you have more than one attach a separate page with	ob,				Not Employed	
information about additiona employers.	l Occupation	Quality Inspector				
Include part time, seasonal,	or Employer's name	Ford Moto	or Company			
self-employed work.	Employer's address	12600 S Torrence Ave				
Occupation may include stu or homemaker, if it applies.	ident	Number Str	reet		Number Street	
		Chicago	Illinois	60633		
		City	State	Zip Code	City State	Zip Code
	How long employed there?	29 years				
Part 2: Give Details Ab	out Monthly Income					
Estimate monthly income	as of the date you file this for	n. If you have	nothing to rep	oort for any line, v	write \$0 in the space. Include	your non-filing
spouse unless you are separ		a a mala transiti	information of		and the state of t	16
If you or your non-filing spous more space, attach a separa	se have more than one employer te sheet to this form.	, combine the	information fo	r all employers fo	·	w. If you need
			Fo	Debtor 1	For Debtor 2 or non-filing spouse	
	es, salary, and commissions (before nonthly, calculate what the monthly		2.	\$7,055.06		
3. Estimate and list month	ly overtime pay.		3.	+ \$985.18		
4. Calculate gross income	. Add line 2 + line 3.		4.	\$8,040.24		

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Debto		amberlain	Case numbe	er <i>(if</i>	
	First Name Middle Name Las	t Name	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy	y line 4 here	→ 4.	\$8,040.24		
5. List	all payroll deductions:				
5a. '	Tax, Medicare, and Social Security deductions	5a.	\$2,694.21		
5b.	Mandatory contributions for retirement plans	5b.	\$0.00		
5c.	Voluntary contributions for retirement plans	5c.	\$0.00		
5d.	Required repayments of retirement fund loans	5d.	\$0.00	·	
5e.	Insurance	5e.	\$0.00		
5f. I	Domestic support obligations	5f.	\$543.92		
5g.	Union dues	5g.	\$317.76		
5h.	Other deductions. Specify:	5h. +	\$0.00 +	- <u></u>	
6. Add +5h.	the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f +	5g 6.	\$3,555.89		
7. Calc	eulate total monthly take-home pay. Subtract line 6 from line 4.	. 7. ₋	\$4,484.35	<u></u>	
8. List	all other income regularly received:				
	Net income from rental property and from operating a business, profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. ₋	\$0.00		
8b.	Interest and dividends	8b.	\$0.00		
	Family support payments that you, a non-filing spouse, or a dependent regularly receive				
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c	\$0.00		
8d.	Unemployment compensation	8d.	\$0.00		
8e.	Social Security	8e.	\$0.00		
 	Other government assistance that you regularly receive nounce cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or nousing subsidies Specify:	8f.	\$0.00		
8g.	Pension or retirement income	8g.	\$0.00		
8h.	Other monthly income. Specify:	8h. +	\$0.00 +	<u></u>	
9. Add	all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8	h. 9.	\$0.00		
	culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spou	10. use	\$4,484.35	=	\$4,484.35
Incl frien	te all other regular contributions to the expenses that you lique contributions from an unmarried partner, members of your holds or relatives. In the include any amounts already included in lines 2-10 or amount	ousehold, your d	ependents, your roomr		
Spe	cify:			11.	+ \$0.00
	d the amount in the last column of line 10 to the amount in lie that amount on the Summary of Schedules and Statistical Summ				\$4,484.35
13. Do	you expect an increase or decrease within the year after you	u file this form?			Combined monthly income
✓	No.				
L	Yes. Explain:				

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		Docu	iment Page 32 of 66	5	
Fill in this infor	mation to identify	/ your case:			
Debtor 1	Lonnie First Name	Middle Name	Chamberlain Last Name	Object Militing	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Check if this is: An amended filir	ng
United States E	Bankruptcy Court	for the: Northern	District of Illinois (State)		nowing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYYY	,
Official	Form 10	<u>6J</u>			
Schedul	e J: Your	Expenses			12/15
information. If (if known). Ans					
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live	in a separate household?			
_ [No				
	Yes. Debtor 2	must file Official Forms 106J-2, Exper	nses for Separate Household of Deb	tor 2.	
2. Do you hav	e dependents?	✓ No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	enses include f people other	✓ No			
than yourself and dependents		Yes			
Part 2: Estin	mate Your Ong	going Monthly Expenses			
	of a date after th	your bankruptcy filing date unless y e bankruptcy is filed. If this is a sup			
	•	n non-cash government assistance luded it on Sc <i>hedule I: Your Income</i>	-		Your expenses
	or home owners	ship expenses for your residence. In ot. 4.	clude first mortgage payments and		\$875.00

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

If not included in line 4: 4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Lonnie Chamberlain Case number (if known)
First Name Middle Name Last Name

First Name Middle Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$225.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$200.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$295.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$50.00
10. Personal care products and services	10.	\$34.00
11. Medical and dental expenses	11.	\$25.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$225.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$260.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$543.92
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19. Other payments you make to support others who do not live with you. Specify:	10	Ф0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	\$0.00
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00

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Debtor 1			Chamberlain	Case number (if known)		
	First Name	Middle Name	Last Name			
21. Othe	r. Specify:				21	\$0.00
22. Calc	ulate your monthly ex	rpenses.				\$2,732.92
22a. A	Add lines 4 through 21.					\$0.00
22b. (Copy line 22 (monthly	expenses for Debtor 2), if any,	from Official Form 106J-2			\$2,732.92
22c. A	Add line 22a and 22b.	The result is your monthly exp	enses.		22.	
23. Calc u	ılate your monthly ne	t income.				
23a. (Copy line 12 (your com	bined monthly income) from	Schedule I.		23a	\$4,484.35
23b. (Copy your monthly exp	enses from line 22 above.			23b	\$2,732.92
		expenses from your monthly i	ncome.			\$1,751.43
The result is your monthly net income.				23c		
mort	gage payment to increa	t to finish paying for your car l ase or decrease because of a r	-			
	Explain here:					

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mation to identify your ca	ase:	
Lonnie		Chamberlain
First Name	Middle Name	Last Name
First Name	Middle Name	Last Name
sankruptcy Court for the:	Northern	District of Illinois
		(State)
	Lonnie First Name First Name	First Name Middle Name First Name Middle Name

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	▼ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and						
×	•	×						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 12/30/2016	Date						
	MM/DD/YYYY	MM/DD/YYYY						

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Fill in	this infor	mation to identify your c	ase:					
Debto	or 1	Lonnie First Name	Middle N	Chamber ame Last Nam				
Debto (Spous	or 2 e, if filing)	First Name	Middle N	ame Last Nam	<u>e</u>			
Unite	d States E	Bankruptcy Court for the:	Northern	District of Illino				
Case (If know	number vn)			(Stat	e)			
Off	icial	Form 107				_		Check if this is a amended filing
Sta	teme	nt of Financia	l Affairs fo	or Individuals	Filina for	Bankru	ptcv	12/1
inform numb	nation. I er (if kn	f more space is neede own). Answer every qu	ed, attach a sepa uestion.	arried people are filing rate sheet to this form and Where You Lived	. On the top of			
				and where rou lived	Delore			
1.		your current marital sta	itus?					
	ш	rried : married						
2.	During t	he last 3 years, have yo	u lived anywhere	other than where you li	ve now?			
	☐ No ✓ Yes	s. List all of the places yo	u lived in the last	3 years. Do not include v	where you live no	W.		
	Del	otor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same as I	Debtor 1		Same as Debtor 1
		5 E. 42nd St. #3E mber Street		From 07/2012 To 02/2014	Number Stree	t		From
	Chi City	cago Illinois State	60653		City	Ctoto	7in Cada	
	City	State	Zip Code		City Same as I	State Debtor 1	Zip Code	Same as Debtor 1
	Nur	mber Street		From	Number Stree	t		From
	City	State	Zip Code		City	State	Zip Code	
a	nd territo No	<i>ries</i> include Arizona, Califo	ornia, Idaho, Louisi	puse or legal equivalent ana, Nevada, New Mexico Codebtors (Official Form	Puerto Rico, Texa			mmunity property states

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Debtor 1 Lonnie Chamberlain Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$119505.90 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$130000.00 Wages, For last calendar year: commissions, commissions, 2015 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$115000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2014) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2015 For the calendar year before that: (January 1 to December 31, 2014

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Chamberlain Debtor 1 Lonnie Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment

City

State

Zip Code

Suppliers or vendors
Other

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	Lonnie				amberlain	Case number	(if known)
	First Name		Middle Name	Las	t Name		
si rp e	ders include your porations of which	relatives; a you are a for a busin	ny general partner n officer, director, ess you operate a	s; relatives of any person in control,	general partners; pa or owner of 20% o	tnerships of which y r more of their voting	who was an insider? You are a general partner; g securities; and any managing Y domestic support obligations,
7	No						
i	Yes. List all pay	ments to a	an insider.				
				Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	
	Insider's Name			-	-		
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		ranteed or cosigne t benefited an ins	·	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	- Turnber Offeet						
	City	State	Zip Code				
-							
	Insider's Name						
	Number Street						
	Citv	State	Zip Code				

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Chamberlain Debtor 1 Lonnie Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed.

City

State

Zip Code

Property was garnished.

Property was attached, seized, or levied.

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Debt	tor 1 Lonnie	Chamberlain	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, daccounts or refuse to make a payment because		nk or financial institution, set off any am	ounts from your
	✓ No Yes. Fill in the details.			
		Describe the action the	creditor took Date action was taken	Amount
	Creditor's Name	_		
	Number Street	<u> </u>		
		Last 4 digits of account no	umber: XXXX-	
	City State Zip Code	_		
12.	Within 1 year before you filed for bankruptcy, wa appointed receiver, a custodian, or another offic		ossession of an assignee for the benefit of	of creditors, a court-
	✓ No			
Part	Yes List Certain Gifts and Contributions			
	Within 2 years before you filed for bankruptcy, o	lid you give any gifts with a tot	al value of more than \$600 per person?	
13.	No	and you give any gins with a tol	ai value of more than 5000 per person:	
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift	-		
	Number Street	_		
	City State Zip Code	_		
	Person's relationship to you			
	Person to Whom You Gave the Gift	_		_
	Number Street	_		
	City State Zip Code	_		
	Person's relationship to you			

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Debtor 1	Lonnie	Chamberlain	Case number (if know	n)	
	First Name Middle Name	Last Name		•	
l. Wit	hin 2 years before you filed for bankruptcy	, did you give any gifts or contribut	ions with a total value o	of more than \$600	to any charity?
	No				
✓					
	Yes. Fill in the details for each gift or contr	ibution.			
	Gifts or contributions to charities	Describe what you contrib	outed	Date you	Value
	that total more than \$600			contributed	
	Charity's Name				
	Chanty's Name				
	Number Street				
	Number Street				
	City State Zip Code				
	Oity Otate Zip Code				
rt 6:	List Certain Losses				
✓	No Yes. Fill in the details.				
	Describe the property you lost and how the loss occurred	Describe any insurance of Include the amount that insurance claims or pending insurance claims or	urance has paid. List	Date of your loss	Value of property lost
		A/B: Property.	i line 33 of <i>Scriedule</i>		
		7.27.1.666.63			
					-
rt 7.	List Certain Payments or Transfers				
	ude any attorneys, bankruptcy petition prepare No		, ,	. ,	
✓	Yes. Fill in the details.				
		Description and value of a	nv property	Date payment	Amount of
		transferred	,, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	or transfer	payment
				was made	
	Semrad Law Firm	Attorney's Fee - 350.00		12/30/2016	\$350.00
	Person Who Was Paid				•
	20 S. Clark Street				
	Number Street				
	28th Floor				
					
	Chicago Illinois 60603				
	City State Zip Code				
	Email or website address				
	Person Who Made the Payment, if Not You				
	Porson Who Was Paid				
	Person Who Was Paid				
	Person Who Was Paid Number Street				
		<u> </u>			
	Number Street	 			
	Number Street City State Zip Code				
	Number Street	 			

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Debtor	1 Lonnie	Chamberlain	Case number (if known)	
	First Name Middle Name	Last Name		
h	Ithin 1 year before you filed for bankruptcy, did elp you deal with your creditors or to make payr o not include any payment or transfer that you listed	nents to your creditors?	our behalf pay or transfer any proper	ty to anyone who promised to
<u> </u>	No Yes. Fill in the details.			
_	_	Description and value of a transferred	Date payment transfer w	
	Person Who Was Paid	-		
	Number Street	-		
	01 7.0.1	- -		
	City State Zip Code			
In	ne ordinary course of your business or financial and another both outright transfers and transfers made as and transfers that you have already listed on this state. No Yes. Fill in the details.	security (such as the granting of	a security interest or mortgage on your p	roperty). Do not include gifts
_	_	Description and value of a property transferred	Describe any property of payments received or do in exchange	
	Person Who Received Transfer	-		
	Number Street	-		
	City State Zip Code Person's relationship to you	-		
	Person Who Received Transfer	-		
	Number Street	_		
	City State Zip Code Person's relationship to you	-		
b	/ithin 10 years before you filed for bankruptcy, deneficiary? These are often called asset-protection devices.)	id you transfer any property to	a self-settled trust or similar device	of which you are a
<u> </u>	No			
L	Yes. Fill in the details.	Description and value of	the property transferred	Date transfer was
				made
	Name of trust			_

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Chamberlain Debtor 1 Lonnie _ Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No

City

Name of Storage Facility

State

Zip Code

Number Street

Name

Number City

Street

State

Zip Code

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Chamberlain Debtor 1 Lonnie Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Lonnie				Chamberlain	Cas	se number <i>(i</i>	fknown)		
		First Name		Middle Name	L	ast Name					
26.		e you been a part	y in any judic	cial or administr	ative proce	eeding under	any environmei	ntal law? In	clude settlei	ments and ord	ers.
		Yes. Fill in the det	tails.								
	Ш	100.1 111 111 110 001	icino.		Court or a	gency		Nature	of the case		Status of the
					Court or a	gency		Nature	of the case		case
		Case title									D. D. J. J. J.
					Court Name	e					Pending
											On appeal
		Case number			NumberStre	et					Concluded
					City	State	Zip Code				Concluded
		•									
Par	t 11:	Give Details Al	oout Your E	Business or Co	nnection	s to Any Bu	siness				
27.	With	nin 4 years before	you filed for	bankruptcy, did	you own a	business or	have any of the	following o	onnections t	o any busines	s?
		A sole propri	ietor or self-e	moloved in a tra	de profes	sion or other	r activity, either f	full-time or i	nart-time		
				oility company (L	-		=	idii dirile oi į	Jair unc		
		A partner in a			.LC) OI III III	led liability pa					
		ш .			o of a corr	ocration					
		_		inaging executiv	-		a avation				
		An owner of	at least 5% c	of the voting or e	quity secui	rities of a corp	poration				
	V	No. None of the a	above applie	s. Go to Part 12.							
	П	Yes. Check all tha	at apply abo	ve and fill in the	details bel	ow for each b	ousiness.				
	_				Desc	cribe the natu	ure of the busine	ess	Employer I	dentification	number Do not
									include So	cial Security r	number or ITIN.
		Business Name			_				EIN:		
		business Name									
		Number Street			_				Dates busi	ness existed	
					Nam	e of account	ant or bookkeep	oer			
		City	State	Zip Code	_				From	To	
					Desc	ribe the natu	ure of the busine	ess	Employer I	dentification	number Do not
											number or ITIN.
									EIN:		
		Business Name									
		Number Street			_				Dates busi	ness existed	
					Nam	e of account	ant or bookkeep	oer			
		City	State	Zip Code					From	To	
					Desc	ribe the natu	ure of the busine	ess			number Do not number or ITIN.
										icial Security i	lumber or itin.
		Business Name			_				EIN:		
					_						
		Number Street							Dates busi	ness existed	
		0''	01.1		Nam —	e of account	ant or bookkeep	oer			
		City	State	Zip Code					From	To	

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Deb	tor 1	Lonnie			Chamberlain	Case number (if known)
	Ì	First Name		Middle Name	Last Name	
28.	cred	nin 2 years before ditors, or other pa No Yes. Fill in the de	arties.	r bankruptcy, did yo	ou give a financial statemer	nt to anyone about your business? Include all financial institutions,
	Ш	100.1	otalio bolow.			
					Date issued	
		Name			MM/DD/YYYY	
		Name				
		Number Street			_	
		City	State	Zip Code	=	
		lo:				
Par	12:	Sign Below				
1	true a	ind correct. I und kruptcy case cai	derstand that n result in fin	making a false sta es up to \$250,000,	tement, concealing proper	nts, and I declare under penalty of perjury that the answers are try, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/S	/ Lonnie Char			**
		Signa	ature of Debto	r 1		Signature of Debtor 2
		Date	12/30/2016			Date
	Did va	u attach additio	anal magaa ta	Vaur Statement of	Einanaial Affaira far Individ	uala Filing for Pankruntov (Official Form 107)?
'	Dia ya	ou attach additio	mai pages to	Your Statement of	rinanciai Aliairs for individ	uals Filing for Bankruptcy (Official Form 107)?
	✓ N	0				
	Y	es				
ı	Did yo	ou pay or agree t	o pay someo	ne who is not an at	torney to help you fill out b	ankruptcy forms?
	√ N	lo				
i	Y	es. Name of perso	on			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

	NO	orthern District of Illinois		
n re	Lonnie Chamberlain	Cas	e No	
	Debtor			(If known)
		Cha	pter	Chapter 13
	DISCLOSURE OF COMPI	ENSATION OF ATTOR	RNEY FO	R DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. F compensation paid to me within one year before rendered or to be rendered on behalf of the debto	the filing of the petition in bankruptcy	or agreed to b	e paid to me, for services
	For legal services, I have agreed to accept			\$4,000.00
	Prior to the filing of this statement I have received	b		\$350.00
	Balance Due			\$3,650.00
2.	The source of the compensation paid to me was:			
	✓ Debtor	Other (specify)		
3.	The source of the compensation paid to me is:			
	✓ Debtor	Other (specify)		
4.	I have not agreed to share the above-disclose members and associates of my law firm.	ed compensation with any other perso	n unless they a	are
	I have agreed to share the above-disclosed of members or associates of my law firm. A cop the people sharing in the compensation, is a	y of the agreement, together with a list		
5.	In return for the above-disclosed fee, I have agree a. Analysis of the debtor's financial situation bankruptcy;			
	b. Preparation and filing of any petition, sch	edules, statements of affairs and plan	which may be	required;
	c. Representation of the debtor at the meeti	ng of creditors and confirmation hearing	ng, and any adj	ourned hearings thereof;
	d. Representation of the debtor in adversary	proceedings and other contested ban	kruptcy matter	s;
6.	By agreement with the debtor(s), the above-discle	osed fee does not include the following	g services:	
		CERTIFICATION		
	certify that the foregoing is a complete statement cor(s) in this bankruptcy proceedings.	of any agreement or arrangement for p	ayment to me	for representation of the
	12/30/2016	/s/ Mike M	iller	
	Date	Signature of At	torney	
		Semrad Law	Firm	
		Name of law		

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

		filing fee administrative fee
+	<u> </u>	
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Chamberlain, Lonnie	Case No.	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICAT	TION OF CREDITOR MAT	TRIX
T knowledge	he above named Debtors hereby verify tha e.	t the attached list of creditors is to	rue and correct to the best of their
Date:	12/30/2016	/s/ Chamberlain Chamberlain, Lo Signature of De	onnie

CHASE AUTO P.O. BOX 901003 CREDIT BUREAU DISP FORT WORTH , 76101

Wells Fargo Bank NA dba Wells Fargo Dealer Service PO BOX 19657 IRVINE, 92623

GM Financial PO 183834 Arlington , 76096

HUNTER WARFIELD PO Box 1022 Wixom , 48393

FST PREMIER 3820 N LOUISE AVE SIOUX FALLS, 57107

CAPITAL ONE P O Box 30253 Salt Lake City, 84130

KOVITZ SHIFRIN NESBIT 175 N Archer Ave

Mundelein, 60060

AT&T PO Box 105262 Atlanta , 30348

Sprint P O Box 629023 El Dorado Hills , 95762

HGHTS AUT CU 21540 cottage grove Chicago Heights , 60411 Case 16-40850 Doc 1 Filed 12/30/16 Entered 12/30/16 18:13:43 Desc Main Document Page 55 of 66

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

n re	Lonnie Chamberlain		Case No.	
	Debtor		Od56140.	(if known)
			Chapter	Chapter 13
	DISCLOSURE OF (COMPENSATIO	ON OF ATTORNEY F	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fe compensation paid to me within one y rendered or to be rendered on behalf of	ed. Bankr. P. 2016(b), I cer vear before the filing of the	tify that I am the attorney for the abo	venamed debtor(s) and that
	For legal services, I have agreed to acc			\$4,000.00
	Prior to the filing of this statement I ha	ave received		\$350,00
	Balance Due			\$3,650.00
2.	. The source of the compensation paid	to me was:		
	Debtor	Other (specify	y)	
3.	The source of the compensation paid	to me is:		
	Debtor	Other (specify	y)	
4.	I have not agreed to share the abomembers and associates of my law	ove-disclosed compensation	on with any other person unless they	are
	I have agreed to share the above-or members or associates of my law the people sharing in the compensation.	firm. A copy of the agreen	vith a other person or persons who ar nent, together with a list of the names	re not s of
5.	In return for the above-disclosed fee, I a. Analysis of the debtor's financ bankruptcy;	l have agreed to render leg sal situation, and renderin	al service for all aspects of the bankr g advice to the debtor in determining	uptcy case, including: whether to file a petition in
	b. Preparation and filing of any p	etition, schedules, statem	ents of affairs and plan which may be	required;
	c. Representation of the debtor a	t the meeting of creditors	and confirmation hearing, and any ac	djourned hearings thereof;
	d. Representation of the debtor in	n adversary proceedings a	nd other contested bankruptcy matte	ers;
6.	By agreement with the debtor(s), the al	bove-disclosed fee does r	not include the following services:	
		CERTIFIC	CATION	
l debt	certify that the foregoing is a complete or(s) in this bankruptcy proceedings.	statement of any agreeme	ent or arrangement for payment to me	e for representation of the
	12/30/2016		/s/ Chad Mizelle	
	Date		Signature of Attorney	
			Semrad Law Firm	
	_		Name of law firm	



UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filling, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$77.00 for expenses, leaving a balance due of \$4,037.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	12/30/2016	promote the second seco
Signed:		
/s/ Lonn	ie Chamberlain	A Land
		/s/ Chad Mizelle(1)
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Lonnie First Name	······································	Chamberlain .ast Name	Case number (if known)	
	estions for Reporting Purposes			
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	16a. Are your debts primarily "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or in No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you No. I am not filing under Chapter expenses are paid that fu	consumer debts? Co. primarily for a personal business debts? Business debts? Businessment or through the owner of the consumer	al, family, or household ness debts are debts the he operation of the buses sumer debts or busines after any exempt property	purpose," at you incurred to obtain liness or investment. s debts.
18. How many creditors do you estimate that you owe?	☑ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5,000 5,001-10,000 10,001-25,00	Same a	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	Annual C	Stronger	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Party: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	Econocado	Eurocone	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
For you	of title 11, United States Code. I under Chapter 7. If no attorney represents me and out this document, I have obtain I request relief in accordance wit I understand making a false state connection with a bankruptcy caboth. 18 U.S.C. §§ 152, 1341, 1 /s/ Lonnie Chambertain Signature of Debtor 1 Executed on 12/30/2016	apter 7, I am aware that I understand the relief and I did not pay or agreement and read the notice that the chapter of title 1 terment, concealing propase can result in fines until 19, and 3571.	I may proceed, if eligib available under each cha to pay someone who is required by 11 U.S.C. (1, United States Code, s perty, or obtaining mone	lle, under Chapter 7, 11,12, or 13 apter, and I choose to proceed not an attorney to help me fill § 342(b). specified in this petition. ey or property by fraud in sonment for up to 20 years, or
	Executed on 12/30/2016 MM / DD /	/ <u> </u>	Executed on	MM / DD / YYYY

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Fill in this info	rmation to identify your	Case:			
Debtor 1	Lonnie		Chamberlain	were the second	
	First Name	Middle Name	Last Name	Militarius	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
Linited Otaton					
United States	Bankruptcy Court for the	Northern	District of Illinois (State)	maranum	
Case number (If known)					
Official	Form 106D	9C		Check if this is amended filing	
Declarat	tion About an	Individual Debto	r's Schedules	12/	115
If two married	people are filing toget	her, both are equally respons	sible for supplying correc	t information.	ARREST .
U.S.C. §§ 152,	1341, 1519, and 3571. 1 Below	eone who is NOT an attorne	version on successive that the state of the successive	\$250,000, or imprisonment for up to 20 years, or both. 18	DELVE THE
- Sylvectring -	ay or agree to pay som	cone who is NOT an attorney	, to neip you iii out bank	ruptcy torms?	
No No	.,				
Yes.	Name of person		Attach Bankruptcy F Signature (Official Fo	Petition Preparer's Notice, Declaration, and print 119).	
Under pe that they	nalty of perjury, I decla are true and correct.	re that I have read the summ	nary and schedules filed (with this declaration and	
🗶 /s/ Lonn	le Chamberlain	a Lebela.) x		
	of Debtor 1			of Debtor 2	:
Date 12/3	30/2016 //DD/YYYY		Date	M/DD/YYYY	

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Debtor 1			Chamberlain	Case number (Il known)	
	First Name	Middle Name	Last Name		
28. Wi	ithin 2 years before you editors, or other parties	filed for bankruptcy, did	ou give a financial statem	ent to anyone about your business? Inc	lude all financial institutions
1	No Yes, Fill in the details	below.			
Roman			Date issued		
	Name		MM/DD/YYYY	•	
	Number Street	-	***************************************		
	City S	tate Zip Code			•
Part 12:		<u> </u>			
true	and correct, I understa	and that making a false st	atement, concealing prope	ents, and I declare under penalty of perty, or obtaining money or property by	raud in connection with
ара	\$	nie Chamberlain	, or imprisonment for up to	20 years, or both. 18 U.S.C. §§ 152, 13	41, 1519, and 3571.
	Signature c		<u> </u>	Signature of Debtor 2	Andrews and the second and the secon
	Date 12/30	72016		Date	
Didy	you attach additional p	ages to Your Statement o	f Financial Affairs for Indiv	duals Filing for Bankruptcy (Official For	m 107)?
Sames	No Yes				
Did y	you pay or agree to pay	someone who is not an a	ttorney to help you fill out	bankruptcy forms?	
	No				
Section 1	Yes. Name of person			Attach the Bankruptcy Petition Pro Declaration, and Signature (Officia	

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

	Debtor(s)		Case No.			
		Chapter.	Chapter13	-		
	VER	FICATION OF CREDITOR	RMATRIX			
TI knowledge	ne above named Debtors hereby e.	verify that the attached list of credit	fors is true and correct to the best of their			
Date:	12/30/2016	Chamb	emberlain, Lonnie perlain, Lonnie sure of Debtor			

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Debt	or 1 Lonnie		Chamberlain	Case number (it known)	
	First Name	Middle Name	Last Name	THE PERSON OF TH	
16.	Calculate the median fam	nily income that applies to	ou. Follow these steps	•	
	16a. Fill in the state in which	h you live.	Illinois		
	16b. Fill in the number of p	eople in your household.	1		
	household	y income for your state and s	To find	a list of applicable median income amounts, go online ay also be available at the bankruptcy clerk's office,	\$50,133.00
17.	How do the lines compare			, and an analysis of the same of the	
	17a. Line 15b is less th under 11 U.S.C. §	nan or equal to line 16c. On th § <i>1325(b)(3).</i> Go to Part 3. D	ne top of page 1 of this o NOT fill out <i>Calculatio</i>	form, check box 1, Disposable income is not determined on of Disposable Income (Official Form 122C-2).	
	""" U.S.C. § 1325(b)(than line 16c. On the top of p <i>'3).</i> Go to Part 3 and fill out urrent monthly income from li	Calculation of Dispos	ck box 2, Disposable income is determined under 11 able Income (Official Form 122C-2). On line 39 of that	
Part	Calculate Your Con	nmitment Period Under	11 U.S.C. §1325(b)	(4)	
18,	Copy your total average n	nonthly income from line 11	*		\$9,633.15
19.	Deduct the marital adjust commitment period under 1	ment if it applies. If you are 1 U.S.C. § 1325(b)(4) allows	married, your spouse is you to deduct part of y	s not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
	19a. If the marital adjustmen	nt does not apply, fill in 0 on i	line 19a.		-\$0.00
	19b. Subtract line 19a from	m line 18.			\$9,633.15
20.	Calculate your current mo	onthly income for the year.	Follow these steps:		
	20a. Copy line 19b.				\$9,633.15
	Multiply by 12 (the nur	mber of months in a year).			x 12
	20b. The result is your curre	ent monthly income for the year	ar for this part of the for	m.	\$115,597,80
		y income for your state and s	ize of household from I	ne 16c.	\$50,133.00
21.	How do the lines compare				
	Line 20b is less than lin commitment period is 3	e 20c. Unless otherwise order I years. Go to Part 4.	red by the court, on the	top of page 1 of this form, check box 3, The	
	Line 20b is more than of 4. The commitment per	or equal to line 20c. Unless of iniod is 5 years. Go to Part 4.	herwise ordered by the	court, on the top of page 1 of this form, check box	
ant	Sign Below				
	ę.		t the information on thi	s statement and in any attachments is true and correct.	
	/s/ Lonnie Cham Signature of Debtor			Signature of Debtor 2	
	Date 12/30/2016 MM/DD/YYY	Ÿ	I	Date MM/DD/YYYY	
		NOT fill out or file Form 1220 out Form 1220-2 and file it w		of that form, copy your current monthly income from line	14

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Debtor 1	Lonnie		Chamberlain	Case number (it known)	
	First Name	Middle Name	Last Name		
Pan 4s	Sign Below				
4 -	ng here, under penalty of perjury	you declare that the inform	nation on this statement and	d in any attachments is tru	e and correct,
Signa	ture of Debtor 1		Signature	of Debtor 2	
Date	12/30/2016 MM/DD/YYYY		Date Mi	M/DD/YYYY	
		•			